ceiling has been prescribed for sanction of such advances to other categories of borrowers.

(c) and (d) The ceiling of Rs. 5 lakhs mentioned above is under review of RBI.

Unutilised foreign aid

273. SHRI K. R. MALKANI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that there are some Rs. 74,000 crores of unutilised foreign aid as reported in the 'Times of India' of 18th December, 1994;

(b) what are the various sources of this aid and since when these amounts have been lying there;

(c) the reasons for taking this aid when we obviously do not need it;

(d) what are the annual interest charges on this aid; and

(e) the reasons for not returning this unwanted aid?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) The total unutilised foreign aid excluding USSR as on 31.12.94 was Rs. 53,169.00 crore (provisional).

(b) Broadly, the sources of foreign aid to India can be divided into two categories:

MULTILATERIAL: ADB, IBRD, IDA, IDF Grants, IFAD and OPEC.
BILATERAL: AUSTRALIA, AUSTRIA, BELGIUM, CANADA, DENMARK, EEC Grants, FRANCE, GERMANY, ITALY, JAPAN, KUWAIT FUND, NETHERLANDS, NORWAY, SAUDI FUND, SWEDEN, SWITZERLAND, USA and U.K.

The figure of undrawn balance does not mean that the amount is lying with Government of India. It only indicates the total amount that has been tied and can be drawn over a period of time which is related to the implementation of various projects.

(c) The foreign aid is taken by the Government of India mainly to meet the resource-gap in the economy and to implement various projects.

(d) There are no interest charges on the undisbursed aid. The Government of India has to pay only commitment charges on this amount

(e) Does not arise.

Revival of lapsed policies

274. SHRI YERRA NARAYANASWAMY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Insurance Companies show laxity in revival of lapsed policies;

(b) whether any data has been collected about the number of lapsed insurance policies in Andhra Pradesh; and

(c) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) LIC have reported that there is no laxity in the revival of lapsed policies.

(b) and (c) Yes, Sir. The number of lapsed policies in Andhra Pradesh was 4,61,748 in 1992-93 and 4,88,119 in 1993-94.

Better service from Nationalised Insurance Companies

275. SHRI YERRA NARAYANASWAMY: Will the Minister of FINANCE be pleased to state:

(a) whether Government have drawn up a Comprehensive Plan to assist Insurance Policy holders to get